

Marketing discourses of aging: Critical discourse analysis of TV advertising for over-50s life insurance in Taiwan

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Abstract

Using critical discourse analysis, this paper presents a reading of the ideological content of advertisements that attempted to introduce life-insurance products to over-50s in the Taiwanese market in 2007. In particular, the analysis draws on taken-for-granted cultural assumptions about older age and aging in the building of product images. The findings suggest that positive constructions of aging in this advertising discourse were commonly used to legitimate the advertised products, by linking them to consumer preferences for a ‘golden ager’ lifestyle. However, any positive effects of such constructions were arguably offset by ageist ideological assumptions underlying the product messages, which repeatedly highlighted medical exemptions, customer-eligibility issues, and affordability. Acknowledgement of the inevitability of death, and preparation for funeral expenses – which may be considered fundamental topics for life-insurance advertising – tended in the examined data to be spoken of euphemistically, or omitted altogether. The conclusion relates these findings to those of Western studies of promotional texts for ‘silver marketing’, as well as to theoretical work on the social meanings of aging as constructed in modern society.

Keywords

Critical discourse analysis, silver marketing, advertising, Taiwan, aging

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Introduction

The silver, mature or senior market, as these names imply, is a market segment distinguished from other segments in terms of age. Its increasing significance stems fundamentally from the dramatic growth in the number of elderly people in many developed countries. Older people are better off now than in previous generations due to growing disposable incomes derived from occupational pensions (Gunter, 1998). Moreover, it has been argued that over-50s' discretionary buying power could be greater than that of younger people (French & Fox, 1985).

There have been disputes over appropriate ways of addressing older customers in the process of defining them as targets of silver marketing, and about what marketing strategies could effectively boost their consumerist behaviors. As Woodward (1991) argued, the most dominant Western response to aging and older age tends to be repression or denial: evident, for instance, in the promotion of the use of skincare products (Coupland, 2003) and the alienation of the aging body (Woodward, 1991). A complementary, but not identical, trend in contemporary Western societies is the encouragement of the notion that the status of 'youth' can be enormously prolonged: the "I don't feel old" phenomenon identified by Thompson (1992: 23). Increasingly, as part of the aging process, individuals have to learn to manage a mind-body split (Biggs, 1997), i.e. an increasing conflict between a mind that purports to be eternally young, and an aging body to be neglected.

Yet, despite mainstream ideologies that regard age chiefly as a source of problems, it is inevitably salient in the attempt to define the target consumers of silver marketing – a task made more difficult by the fact that older customers, no more immune to such ideologies than other age-groups are, may not be pleased to be reminded of aging or their exact ages (Tréguer, 2002). Furthermore, the silver market comprises a great pool of consumers in both the Third Age, characterized by independence and an active social life without work or family responsibilities, and the Fourth Age, associated with physical or mental decline, lack of independence and eventually death (Laslett, 1991). How to communicate with and appeal to this diverse group of older consumers through advertising and other marketing discourses is therefore a challenging task.

Marketing researchers have attempted to provide several guidelines for marketing communication with the elderly, giving us a degree of insight into the kind of representations of older people the silver-marketing industry holds. According to Greco (1987), the language used and appeals made in 50+ advertising should remain simple, and should relate any new information to things that older adults feel familiar with, so as to capitalize on their long-term memory. As to the depiction of older customers, it has been advised that advertisers should place emphasis on certain qualities, such as usefulness, competency, and ability to cope, while avoiding negative portrayals that might make older people feel uneasy about their age (Gunter, 1998). Images of people somewhat younger than the actual consumers being targeted are regarded as more effective (Lunsford & Burnett, 1992), since older people are believed to have a younger cognitive age than their chronological age. Prioritizing youth-orientation in advertising messages is therefore highly recommended, and such a strategy is generally realized through the inclusion of attributes such as health, fitness, and what might be called internal youth (Tréguer, 2002). In the same study, marketing researcher Tréguer also proposed several rules for the practice of 50+

marketing: for instance, in terms of age categorization, to avoid stating the target customers' chronological age explicitly. Lövgren's (2012) research, which examined strategies for addressing older consumers, supported the use of euphemisms such as *golden agers*, *silver foxes* (suggestive of both cunning and sexual attractiveness as well as silver hair), or *mappies* (mature affluent pioneering person) in preference to other age-categorization terms such as *retired*, *pensioners*, *older* or even the fairly neutral *senior*. Tréguer (2002) has also advocated the foregrounding of harmonious intergenerational relations, and for baby boomers in particular, marketing strategies that invoke nostalgic sentiments by reminding members of this generation of their own youth. His other recommendations include the avoidance of portraying older people as spiteful, physically dependent, or in any way ridiculous, or as vividly displaying outward signs of older age or aging. In a study that focused on the presentation of visual advertising messages to the older market, Gunter (1998) also suggested that advertisements targeting older consumers should not include too much visual information, characters speaking too fast, or distracting humorous messages, due to the decline in older people's vision and hearing, as well the additional time they need for processing information (see also Schewe, 1989).

On the whole, the above-mentioned guidelines – though they might, in marketing researchers' eyes, be effective rhetorical strategies – work ideologically to repress and deny older age. What is noteworthy is that, as argued by Sawchuk (1995), many prejudices against the elderly are actually reinforced in silver-marketing literature. Nevertheless, prior research has offered little critical examination of how silver-marketing discourse could contribute to the perpetuation, or problematization, of older-age stereotypes. The aim of this paper is to fill this research lacuna.

1. Literature review

Rather than focusing on the effectiveness or potential effectiveness of silver-marketing content, linguistic scholars using discourse analysis have attempted to reveal the problematic nature of marketing and promotional discourses of products aimed at older people and/or at slowing the effects of aging (e.g., Ylänne-McEwen, 2000; Coupland, 2003; Coupland, 2007; Chen & Ylänne, 2012).

Ylänne-McEwen's (2000) critical discourse analysis (CDA) of silver-market holiday brochures in the UK identified a bipolar-ageist construction of older age: that is, one that simultaneously involves positive as well as negative stereotyping of older people. The author found that holidays for older customers were often named (i.e. *Golden Times*, *Golden Years*, and *Young at Heart*) using youth-oriented metaphors, defining potential customers in line with active and youthful images. The consumption of holidays as such was positioned as a lifestyle choice, or more specifically, an adventurous, romantic and enjoyable way of living. However, amid such images and attitudes, the same study identified secondary emphases on communalism, assurances of feeling at home, and arrangements for afternoon tea: implying presuppositions of dependence, insecurity, and reliance on daily rituals. In sum, Ylänne-McEwen can be said to have identified a hybridization of (arguably conflicting) ideological stances towards older age in the marketing discourse of holidays exclusively for the over-50s.

According to Coupland (2003; 2007), UK print advertisements for anti-aging skincare products also reveal ageist ideological presuppositions. Her CDA suggests that the marketing of such

products ideologically positions aging as a target – likened to illness – to be repaired, remedied and corrected through the use of battle metaphors. The notion of the *unwatchability* of old age, as proposed by Woodward (1991), was reinforced in Coupland’s data as a moral imperative of body management. This imperative, and the corollary imperative to remain young-looking, were addressed to male as well as female readers (Coupland, 2007). Stigmatization of aging underpinned the persuasive force of the skincare-product promotional material, in that signs of aging were pathologized; other discursive strategies employed included provoking fear of aging and relating masculine success to sexual attractiveness.

Chen and Yläne (2012) studied UK TV advertisements for over-50s life insurance that were broadcast in 1999, 2005 and 2008, and found that the positive ‘golden ager’ stereotype (Hummert, Garstka, Shaner, & Strahm, 1994) was often drawn upon, both to construct a youthful customer image and as a narrative means of resolving aging-related problems. The same authors also found a heavy commercialization of intergenerational relationships, in which the operation of familial responsibility through monetary gifts (life insurance and the lump sum) are normalized and taken for granted. However, mortality – the fundamental issue underpinning all life-insurance adverts – was often euphemized, or mitigated through certain positive packaging strategies. When it came to age categorization, nostalgia was frequently invoked through references to a particular decade (i.e., the 1960s) that defined the boomer generation and the glory of their youth.

However, prior studies probing ideologies of aging and older age in silver-marketing discourses have been relatively few, and mainly conducted in the West. There is therefore a need to examine the extent to which variations can be observed in other cultural contexts, particularly Asian ones. Continuing in the direction set by Chen and Yläne (2012), this paper focuses on the advertising discourse surrounding over-50s life-insurance products, but in Taiwan, and compares its findings to Chen and Yläne’s findings about the UK. The results indicate that although Taiwan is an Asian country characterized by a widespread adherence to Confucianism – which tends to endorse aging as a source of wisdom and assigns older adults greater power – representations of older age and older people in Taiwanese life-insurance selling does not reflect this positive context. It is possible that Taiwan, as a highly developed country receiving intensive cultural impacts from the West under conditions of globalization, could be assimilating other countries’ cultural norms regarding what successful aging should look like (e.g., Chen, 2015; Mooij, 1998).

Specifically, Confucianism highlights the importance of paying respect to older adults (Ho, 1994); normalizes elderly people’s dependence on their offspring (Tobin, 1987); and promotes age-graded behavioral norms that define being over 60 as a life stage in harmony with both nature and destiny (Waley, 1938). In contrast to this, the social construction of aging in postmodern Western cultures is undergoing a process of deinstitutionalization and de-differentiation (Featherstone & Hepworth, 1989). Age-specific role transitions receive less attention in the contemporary West than they did the past, and behavioral patterns and experiences associated with each life stage are less clearly defined and marked. Therefore, Western people tend to behave in a uni-age style. Moreover, due to an “I don’t feel old” phenomenon (Biggs, 1997; Thompson, 1992) whereby individuals have to learn to manage a mind-body split during the process of aging, there is an increasing conflict between the mind – claimed to be eternally young – and the aging body, to be neglected. All this being the case,

people in the West often view older age as a source of problems rather than as an indicator of life achievement and wisdom.

It may also be worth noting that Western influences may not be the sole or even the main cause of the weakening of traditional Confucian values in modern Asian societies, including Taiwan (Sung & Kim, 2000; Sung, 2001). Hence, this study is in part an exploration of whether advertising discourses aimed at the grey market in Taiwan are more expressive of “imported” Western views, or of a “home-grown” collapse of Confucian expectations about aging and older age.

2. Methodology

2.1. Sampling and data

Life-insurance products tailored specifically for people aged 50 and older were introduced to the Taiwanese market fairly recently, in late 2006. To conduct an ideological reading of older age, probe underlying age-related cultural norms, examine how target consumers are constructed discursively, and (most importantly) to observe how death-related topics were treated, the author examined four television advertisements for over-50s life-insurance products as broadcast in Taiwan in 2007. They promoted products provided by two life-insurance companies, Alico and CIGNA, both originating from the United States. The samples contained two spoken languages, Southern Min (a local Taiwanese dialect) and Mandarin Chinese, which were transcribed using the TLPA (Taiwan Language Phonetic Alphabet) and the Han-yu Pinyin system, respectively. Different fonts – i.e., bold italics for Southern Min, and plain text for Mandarin – were used to represent the two languages in the transcripts, which are included in full in Appendices 1 through 4.

These samples were obtained from recordings of Taiwanese TV programs that were made during two randomly selected hours in the morning, two hours in the afternoon and two in the evening once every six days in four randomly selected months (February, June, August and December) in 2007. (The same recordings were also used as data in another study on advertising representations of older people in Taiwan: for details see Chen, 2015). Repetitions of all of the samples collected in 2007 were also observed airing without alteration in subsequent years.

Four more TV campaigns selling the over-50s life-insurance products of the same two companies continued to be generated and collected in 2008, but in subsequent years, the number of such campaigns declined dramatically, and the new campaigns employed similar slogans and highlighted similar selling points as those observed in the samples chosen in this study. Hence, it was decided that only those sampled in 2007 would be dealt with here, in part to avoid comparing the “apples” of advertising language intended to quickly build vivid images of unfamiliar products (in 2007) against the “oranges” of advertising language used to sell products that older Taiwanese consumers already were acquainted with (in 2008).

2.2. Critical discourse analysis and ideological readings of advertising

Like all the previous studies reviewed above, the present research employed CDA as its main approach for decoding the ideological assumptions underlying the various communication strategies employed in advertising. As argued by Fairclough (2001: 71), “ideology is most effective when its workings are least visible”. In other words, the hidden power of media discourse derives mainly from the ideologies that are activated and taken for granted in the process of addressing an ideal subject position for consumers to take on (Fairclough, 2001). Ideologies can be powerful tools for naturalizing the social values that are drawn upon to justify the promoted products. This paper is particularly concerned about ageist and potentially ageist ideologies that are assumed to be true. As Coupland (2007: 40) maintains, advertising texts are persuasive because they “tap into pre-existing ideologies and stimulate concerns and aspirations consistent with these ideologies”. Ideological communication, as pointed out by van Dijk (1998), encapsulates manipulation, mind control and consensus drawn in the interests of those in power. If ageist ideologies are embedded in the advertising discourses of over-50s life-insurance products in Taiwan, they could be discovered via CDA, as discussed below.

CDA sees language use as a form of social practice and presumes dialectic relations between discursive events and the wider socio-cultural contexts in which they are produced (Fairclough, 2001; Fairclough & Wodak, 1997). Because CDA has an explicitly sociopolitical orientation, its practitioners address issues such as gender/sexism (Caldas-Coulthard, 1993), racism (van Dijk, 1987), the discourse of politicians (Fairclough, 2001) and ageism (Coupland, 2007). As van Dijk (1994) puts it, the ultimate scholarly aim of CDA is not only to understand the world of discourse but also to change it. Critical discourse analysts are hence urged toward “empowering the powerless, giving voices to the voiceless, exposing power abuse and mobilizing people to remedy social wrongs” (Bloommaert, 2005: 25).

This study follows the recommendation by Fairclough (1995, 2001) that practitioners of CDA should assume that every text simultaneously constitutes social identities, social relations and knowledge/beliefs about the world. His approach describes the written or spoken language produced in a discursive event, interprets the whole process of social interaction involved in the production and interpretation of a text, and ultimately explains how discourse works as a social practice. Fairclough (2001) has also proposed a useful framework for the ideological work of advertising: how advertising builds relationships between the advertiser and the audience, encourages the audience to draw upon pre-existing ideologies to establish a mental image of the product, and constructs subject positions for consumers to take on as members of consumer communities. This framework was adapted for the present analysis of TV advertisements for over-50s life insurance in Taiwan.

3. Results

3.1. The examined TV advertisements

Ads 1 and 3 were produced by Alico, and Ads 2 and 4 were produced by CIGNA. Ads 1 and 2 were broadcast to introduce the two companies’ over-50s life-insurance products. Ad 1 begins with a voiceover calling the attention of the targeted customers (clearly defined in terms of the

age range 50-75) to product information, and ends by suggesting that they call the customer service line for further information.

Ad 2 prepares the viewers to appreciate the highlighted product features by portraying, at the beginning, three older adults in three different scenarios. In the first, an older man overcomes rejection against his attempt to make an enquiry about life insurance; in the second, an older woman complains about her age-related decline in health; and in the third, an older woman undergoing bereavement (presumably, the loss of her husband), is expected to be in need of money by a guest for the funeral.

Ad 3, instead of having its celebrity presenter describe the product features throughout the advert, portrays a group of older people engaging in exercise in a park, showing their endorsement of the advertised products, which bring benefits to their lives that include being competitive with much younger people. Similarly, Ad 4 assumes that the portrayed older adults – and perhaps also the audience – have a fairly extensive knowledge and understanding of over-50s life-insurance products. It features a celebrity presenter and a group of older adults on a tour bus, ready to travel together. It focuses on a series of exchanges between the celebrity presenter and other older adults about the product, which eventually convince the group to perceive it as a means of access to a lifestyle ideally defined by traveling and a care-free older age (i.e., not becoming a burden to one's children).

Even though the specifics of the scenarios depicted in the four advertisements vary widely, repeated messages that construct the product images are common to all of them, and might work ideologically to reinforce negative stereotypes of aging. The following section will first describe the verbal codes found in the information about the product characteristics, and then interpret the assumptions they trigger, as well as the subject positions for older adults to take on that they imply.

3.2. Patronizing communicative conventions in the building of product images

The examined TV advertisements for over-50s life-insurance products were conventional, in that they highlighted product characteristics assumed to fill certain needs of target customers; yet, the specific needs in question were associated with, and therefore tended to reinforce, negative stereotypical perceptions of older people. Product messages repeatedly mentioned exemptions from medical tests, guarantees that customers would be accepted, and low cost. Arguably, a patronizing tone could be discerned, which could further color the aging process as a problem in the eyes of viewers.

Affordability and cost efficiency were the most highly emphasized product characteristics, with costs broken down into detailed monthly or even daily figures: see Extracts 1-5. The cheapness of the products, ranging from NTD 37 to NTD 98 per day (USD 1.15-USD 3.04 at the time of writing) was further highlighted via contrasts with the insurance cover received, which is described as “life-long” (*zhong shen*) in line 23 of Ad 2 and line 14 in Ad 4. Though focusing on low cost can be a useful strategy in advertising of all sorts, it can also raise concerns regarding the negative stereotyping of older people as enduring relative poverty or even outright deprivation as a result of their age.

Extract 1

- 12 siong o lok e si
 → 13 cit kang m bian ngoo cap kho tloh e ling po
 (Advert 1)
 12 What is the most acclaimed is that
 13 it costs less than 50 dollars a day

Extract 2

- 22 mei tian bu dao yi bai yuan
 23 jiu ke yi yong you zhong shen bao zhang
 (Advert 2)
 22 with less than one hundred dollars a day
 23 life-long cover can be possessed

Extract 3

- mei tian 98 yuan
 (Caption, Advert 2)
 98 dollars per day

Extract 4

- 14 Shi-Ying: mui kang m bian goo cap kho
 (Advert 3)
 14 Shi-Ying: less than fifty dollars per day

Extract 5

- 13 Liao-Jun: mei tian bu dao san shi qi yuan
 14 Liao-Jun: jiu you zhong shen bao zhang la
 (Advert 4)
 13: Liao-Jun: with less than 37 dollars a day
 14: Liao-Jun: then there is a life-long cover

Promises that customers and prospective customers would not be asked to reveal information about their medical conditions were also commonly made (lines 8-9 in Extract 6; lines 13-14 in Extract 7; line 4 in Extract 8; lines 10-11 in Extract 9). An association between older age and ill health or physical decline can be inferred from this; the typical customer is presumed to have concerns that his existing state of health may prevent him from approaching life-insurance companies. This could be regarded as patronizing, especially given that a target age segment ranging from 50 to 70 is thus homogenized into a single group that shares the same concern. This selling point could even come across as fairly odd, especially in Ads 3 and 4, whose older protagonists are visually depicted as very fit and active.

Extract 6

- 8 m bian giam chat sin the
 → 9 ma be bun li tit kue sia mih penn
 (Advert 1)
 8 there is no medical
 9 and no health question either

Extract 7

- 13 bu young ti jian
 → 14 bu wun jian kang zhung kuan

- 15 jue bu ju bao
- (Advert 2)
- 13 no medical
- 14 no health questions
- 15 never refuse your application

Extract 8

- 3 Shi-ying: link am cai ngia cuan kok te it tng? =
- 4 Ladies in the park: = shen ti hao huai dou ke yi bao de
(Advert 3)
- 3 shi-ying: do you know the first insurance policy in this country? =
- 4 Ladies in the park: = guarantees acceptance regardless of good or bad health

Extract 9

- 10 Liao-jun: bu yong shen ti jian cha
- 11 Liao-jun: a ma be kah li mng tang mng sai
- 12 M2: oh pi siao lian e be po hiam koh kha kan tan
(Advert 4)
- 10 Liao-jun: no medical
- 11 Liao-jun: no questions about this and that

Another highlighted point in the examined advertising data, similar but not identical to the ‘no medical’ promises, was customer eligibility. Product-naming strategies reflect the companies’ intention to prioritize this product characteristic. In Ad 1 (Extracts 10-11), for instance, the theme of guaranteed accessibility to the product is revealed immediately, via a caption with the product name *yi ding bao* in the opening scene. This literally means guaranteed acceptance: *yi ding* is a Mandarin adverb meaning “certainly and surely”, while *bao* is a verb that refers to the company’s action of underwriting the insurance policy. The same convention was also found in Ads 2 and 4, which both promoted a plan named *bao zheng bao*: a phrase also suggestive of promised acceptance, as *bao zheng* means to guarantee, promise or ensure. Such product names work to nominalize the promise or guarantee that older customers can access to the product without undergoing rejection, which might cause them to lose face. This nominalization also enables repetition, by which a verbal process is transformed into an advertising slogan (see Extracts 10 to 19).

Extract 10

- mei guo ren shou
- quan guo shou chuang
- **yi ding bao** chang qing shou xian
(Caption following line 2, Advert 1)
- American Life Insurance Company
- The first in the whole country to introduce
- yi ding bao** Evergreen Life insurance plan

Extract 11

- 3 cit thong tian ue
- 4 i ting po
- 5 cin kan tan o
- 6 mei guo ren shou yi ding bao
- 7 it ting ho li po
(Advert 1)
- 3 With a phone call

- 4 acceptance is guaranteed
- 5 really simple and easy
- 6 American life insurance yi ding bao
- 7 guarantees to let you take up the policy

Extract 12

- 6 Shi-ying and ladies in the park: yi ding bao (the product name)
(Advert 3)

Extract 13

- 10 Male3: yi ding bao (the product name)
(Advert 3)

Extract 14

- 16 Shi-Ying: cit thong tian ue
17 Shi-Ying: *it ting po*
(Advert 3)
16 Shi-ying: with a phone call
17 Shi-ying: acceptance is guaranteed

Extract 15

- 8 ren he wu shi dao qi shi wu sui de ren
9 kang jian ren shou bao zheng bao
10 shei dou huan ying
(Advert 2)
8 anyone aged between 50 and 75
9 CIGNA bao zheng bao
10 welcomes all

Extract 16

- 28 kan jian ren shou bao zheng bao (the product name)
(Advert 2)
28 CIGNA bao zheng bao (the product name)

Extract 17

- 4 all older characters: kang jian ren shou bao zheng bao
(Advert 4)
4 all older characters: CIGNA bao zheng bao

Extract 18

- 5 F1: ciah lau koh e tang po hiam kam u iann?
6 Liao-jun: *tong jian lo* ren he wu shi dao qi shi wu sui de ren
7 Liao-jun: tian ue sui ka kha
→ 8 Liao-jun: po cing long po e tioh
(Advert 4)
5 F1: is it true that buying insurance is possible despite of being old?
6 Liao-jun: Of course. Anyone aged between 50 and 75
7 Liao-jun: make a call right away
8 Liao-jun: acceptance is guaranteed

Extract 19

- 24 ren he wu shi dao qi shi wu sui
25 bao zheng dou neng bao

- 26 kan jian ren shou bao zheng bao
(Advert 4)
24 anyone aged 50 to 75
25 is guaranteed to get
26 CIGNA bao zheng bao

As discussed in the Methodology section, above, the ideological and cultural resources that are drawn upon to construct product images can also contribute to defining the nature of the consumer community. Therefore, in ideological terms, the ads' emphasis on guaranteed acceptance (the product image) can be considered derogatory, insofar as it presupposes taken-for-granted social (or age-based) discrimination that older customers would normally come across (the customer image).

The product-naming strategy also projects an asymmetrical relationship between two participants: a giver (the insurance company) and a receiver (the customer). This relationship reflects the power the insurance companies have over their target customers, as controlling agents or gatekeepers of social resources that the latter presumably aspire to possess (constructing relationships). Thus, a promise or guarantee of acceptance, at the surface level, seems to be an appeal – or a privilege, as highlighted in Ad 3's caption *zhuang shu*: “only for ages 50-75”. Nevertheless, it may simultaneously patronize some target customers, by treating them as if they need to be specially assured of their eligibility, despite the fact that people in their 50s and 60s can still buy a broad range of life-insurance products that are not age-restricted or age-specific. In addition, the discourse of guaranteed acceptance is embedded with an ageist implication that older people are disenfranchised by the wider society, a society that includes even the otherwise well-intentioned producers of the examined advertisements. As a consequence, an association between older age and vulnerability may be perpetuated.

3.3. Stigmatization of older age as a legitimating device

The above discussion suggests that ageism is implicit in the examined advertising discourse. What will be presented in this section, however, is rather more overtly ageist: i.e., directly derogatory messages about older age in silver-marketing campaigns that serve to legitimate the necessity for the advertised life-insurance plan. This is especially evident in Ad 2.

Extract 20 (Ad 2)

- 1 M1: wei? Ting bu qing chu a ?
(M1 is on the phone but his call is cut off)
- 2 M1: ren lao le (M1 looks sad)
- 3 M1: mei yong le
- 4 M1: sher me dou bu cheng
- 5 M1: xiang mai ge bao xian
- 6 M1: yie bu cheng
- 7 Liao-jun: bie dan xin
- 8 Liao-jun: ren he wu shi dao qi shi su sui de ren
- 9 Liao-jun: kang jian ren shou bao zheng bao
- 10 Liao-jun: shei dou huan ying

English translation:

- 1 M1: hello? Can't you hear clearly?
- 2 M1: being old (M1 looks sad)
- 3 M1: is useless

- 4 M1: nothing can be done
- 5 M1: feeling like taking up an insurance policy
- 6 M1: also fails
- 7 Liao-jun: don't worry
- 8 Liao-jun: anyone aged between 50 and 75
- 9 Liao-jun: CIGNA bao zheng bao
- 10 Liao-jun: welcomes all

Ad 2 begins by presenting an older man (labeled M1 in Extract 20) enquiring about life insurance over the phone, and being rejected. In this case, explicitly derogatory views about older age – *ren lao le mei young le*, “being old means being useless” (lines 2-3) – were presented to contextualize, legitimate, and contrast with the advertiser’s promised “welcome” (*huan ying*, line 10) and “guaranteed acceptance” (*bao zheng bao*, line 9).

Extract 21 (Advert 2)

- 11 L1: aiya, kui sin ku na e cuan moo penn
- 12 L1: si cai si
- 13 Liao-jun: bu yong ti jian
- 14 Liao-jun: bu wun jian kang zhuang kuan
- 15 Liao-jun: jue bu ju bao

English translation:

- 11 L1: (sigh) why are there health problems all over the body
- 12 L1: really annoying
- 13 Liao-jun: no medical
- 14 Liao-jun: no health questions
- 15 Liao-jun: never refuse your application

The next communicative move in Ad 2 (see Extract 21) is to extend its negative portrayal of older age by presenting an older woman who is annoyed by her illness (lines 11-12). This image functions to legitimate the advertiser’s promise that its customers will be exempt from medical examinations and health-related questions (lines 13-14).

Explicit references to age-associated problems can be insulting. There could be some ways of mitigating the negativity conveyed in the above messages, such as to use humor – a common and effective coping strategy whereby the elderly deal with aging problems (Richman, 1977; Weber & Cameron, 1978). Given the availability of this and other options, the fact that the advertising producer still chose to utilize derogatory messages about older age suggests that such messages are socially sanctioned and considered unproblematic in Taiwanese society.

3.4. Discursive representations of death

Advertising discourses about life insurance provide a rich field for the exploration of socio-cultural views of death and funeral expenses: topics that deserve greater research attention (Coupland & Coupland, 1997). Views of mortality can be considered important aspects in the process of aging. Interestingly, the examined data contains hardly any references to ‘funeral expenses’ or ‘death’. The only exception is Ad 2, which includes bereavement among its themes.

Extract 22 (Advert 2)

- 16 G: ren zou le zong yao hua qian de
(Trying to give L2 money)

- 17 L2: xie xie ni bu young le (refusing to take the money)
18 L2: zheng de bu young le (sobbing)
19 Liao-jun: tloh sng hit kang kau
20 Liao-jun: lan ma e tang an sim li khui

English translation

- 16 G: after people are gone, there is always a need to spend money
17 L2: thank you. There is no need (refusing the money)
18 L2: really there is no need for the money (sobbing)
19 Liao-jun: even if that day comes
20 Liao-jun: we can also leave with peace of mind

Extract 22 is the transcription of a scenario in which an old woman (labeled L2 in the transcript) is offered money by a guest (labeled G) but refuses it. Both of them are dressed in black, and the woman is sobbing. The background is a dark indoor setting, presumably her home. Collectively, all of these elements imply that a funeral has just taken place, as it is customary in Taiwan to give the bereaved money for funeral expenses.

Nevertheless, euphemization can be observed in the lexical representations of death-relevant issues. For example, the presenter refers to the day we die as “that day” (*hit kang*, line 19), and rather than “to die”, the verbs used are *zhou le* (“have/has gone”, line 16) and “to leave” (*li khui*, line 20). In other words, the only sampled advertisement to include the notion of death represented it only indirectly, both visually and lexically. In the other three adverts, this topic was simply absent; and from a CDA viewpoint, the selection of what messages to exclude from a text may also be considered ideological.

Over-50s life-insurance plans, by their existence, remind their users that death is inevitable, and even potentially imminent. However, though mortality lies at the center of the product’s function, it is observably not a topic easily or comfortably dealt with. Therefore, advertisers resort to strategies of repression or euphemization to mitigate customers’ potential uneasiness. After all, death is still constructed as a taboo and cannot be too openly discussed – even in promotional discourses selling life-insurance products to older people.

3.5. The consumption of lifestyles as a legitimating device

Ads 3 and 4 legitimated their respective life-insurance plans by prompting viewers to perceive these products as paths to accessing certain lifestyles. The attributes of these constructed lifestyles include confidence, independence, fun, leisure, and physical activity, with the older adults in both ads being depicted as engaged in sports and travel (constructing positive images of customers). In other words, both advertisements contain explicitly positive aging – suggesting, moreover, that the protagonists are capable of acting young or even controlling aging process according to their own desires due to the consumption of the promoted life-insurance plans. These observations will be further elaborated below.

Extract 23 (Advert 3)

- 7 Shi-ying: siann mih po hiam?=
(The presenter, Shi-ying is featured posing the question to some older men who are playing baseball and labeled as Male 1, 2, 3, and 4. They wear their caps backwards.)
8 male 1&2: = rang wo men gen nian qing ren
9 male 1&2: xiang shou tong yiang de bao zhang

10 male 3: yi ding bao (the product name)

(A senior man, labeled as Male 4, is featured running base successfully and facing to the camera)

11 male 4: nian qing ren ke yi wo men dang ran ye ke yi

English translation:

7 Shi-ying: what is the life insurance policy? =

8 male 1&2: = which allows us like youngsters

9 male 1&2: to enjoy the same cover

10 male 3: yi ding bao (the product name)

11 male 4: youngsters can and of course so can we.

In Ad 3 (see Extract 23), older characters are portrayed in an overtly positive manner, as socially active (hanging out with friends), physically fit (playing baseball), and perhaps also acting young (wearing their baseball caps backwards). Arguably, these active and youthful images are presented to contextualize the product’s utility, i.e., to lead the audience to infer that the advertised insurance plan is relevant to the depicted lifestyle. Two of the older characters (here labeled as M1 and M2) claim that they enjoy the same protection or cover as younger people do (lines 8-9, Extract 23). At the semantic level, this informs us that older customers, like younger ones, can take up an insurance policy. At the pragmatic level, the target customers need to draw upon an entailment that, *without* the promoted life insurance, they could lack equality with younger people, or even lose social power as a result of attempts to compete with them.

In line 11 of the same advertisement, another point of comparison with the young is raised by another older actor who demonstrates that he is just as physically strong as younger men. This is implied through his baseball-playing skill and success. Interestingly, his point in line 11 that “youngsters can and of course so can we” could be construed as a comment on the preceding line (line 10), which presents the product name *yi ding bao* (“guaranteed to underwrite”). The integration of visual and verbal content in this particular scene further suggests the possibility of successful intergroup competition, embodied or perhaps even enabled by the possession of a life-insurance product that could stereotypically be perceived as excluding the old. The advertised commodity here becomes a solution for those older people who seek greater social power and/or struggle to maintain a youthful, or active identity.

Extract 24 (Advert 4)

1 Liao-jun: o ji san o pa sang

2 Liao-jun: huann ging tau tin lai iu lam a

...

13 Liao-jun: mei tian bu dao san shi qi yuan

14 Liao-jun: jiu you zhong shen bao zhang la

15 M3: lan la koo ho ka ti

16 M3: si se to bian chau huan

17 M3: kho lan ka ti lan ma e tan lai khi iu tai uan

English translation:

1 Liao-jun: older men and women

2 Liao-jun: welcome to travel together

...

13 Liao-jun: with less than 37 dollars a day

14 Liao-jun: then have life-long cover

15 M3: if we take care of ourselves well

16 M3: our children will not worry

17 M3: we can travel around Taiwan on our own

Similarly, Ad 4 (see Extract 24) portrayed a lifestyle of extensive travel (*huann ging tau tin lai iu lam a*, “welcome to travel together”, line 2) and implied that the choice of such a lifestyle was a consequence of the possession of the promoted life-insurance product. This is underscored by the connection made between “having life-long cover” (line 14) and a lifestyle that is independent (“on our own”) and leisure-oriented (“we can travel around Taiwan”) in line 17. The social meanings of the promoted life insurance also include the fulfillment of expected familial responsibilities (“take care of ourselves well”, line 15; “our children will not worry”, line 16).

In some instances, the target customers were encouraged to perceive themselves as the beneficiaries of the cover, whereas in reality such a position is occupied by their children or other dependents. For instance, Ad 3 (Extract 23) claims that its life insurance enables older people to have the same protection or cover as enjoyed by youngsters (lines 8-9). In Ad 4, policy holders only need to spend 37 NTD and then they can have cover or protection (*bao zhang*, line 14), which seems to imply that it is the policy holder’s own life and remaining future (“life-long”) that are being taken care of by the product. In other words, consumption of the advertised products assures the continuation of the ‘golden ager’ lifestyle, rather than being simply a means of leaving some money to your family after you die.

Ageism is commonly conceived of as prejudices and direct derogation. The very first definition of ageism, proposed by Butler (1969), involves negatively valenced indicators such as *old-fashioned*, *senile*, and *rigid*. However, this definition was later criticized as being too narrow because it overlooks the potentially harmful effects of idealizing positive aging and/or a culture of agelessness within consumer society (e.g., Bytheway, 1995; Katz & Marshall, 2003). The term *positive ageism* was therefore coined to describe the systematic favoritism shown to older adults with certain attributes, especially affluence, freedom, youthfulness and happiness (Butler, 1975; Bytheway, 1995; Palmore, 1999). The positive constructions of older age presented in Ads 3 and 4 could make implied ageist ideologies more difficult, though not impossible, to identify.

Conclusion

The initial wave of promotion of over-50s life-insurance products in Taiwan seems to have been closely linked to lifestyle choices (especially evident in Ads 3 and 4), and a parallel strategy can also be discerned in promotional discourses of selling holidays to older people (Ylänne-McEwen, 2000). This paper indicates that the consumption of over-50s life-insurance products, as discursively constructed in 2007 TV advertising in Taiwan, bore certain social and symbolic meanings that transcended its practical functions of defraying funeral expenses and ensuring loved ones’ financial security. The advertised life-insurance plans were presented as a means by which older customers would gain access to independence, confidence, youthfulness, or competitiveness relative to younger people. In keeping with the observations of Featherstone and Hepworth (2005), in a present-day society dominated by consumer culture, discourses of aging tend to revolve around the consumption of commodities and leisure. Consumer culture (Baudrillard, 1975, 1981; Featherstone, 1991) refers to the use of a product not simply for the sake of its utility, but also for its communicative and connotative meanings; and demand and supply often operate in relation to the construction of lifestyles. This tended to be confirmed by the advertising data examined in the present research: potential customers for over-50s life-insurance products in 2000s Taiwan were encouraged to believe that these products will allow

them to project their individuality, indulge their sense of adventure, and even have more options vis-à-vis the aging process.

Some instances of the explicit construction of positive aging were evident in the data. For instance, Ad 3 highlighted the physical strength of the featured older actors. However, because this depiction of physical fitness was made via comparison with younger people, youthfulness was reinforced as a status of aspiration. Furthermore, the “uni-age style” (Featherstone & Hepworth, 1989: 144; Blaikie, 1999: 102) featured in some of the older characters’ behaviors – e.g., wearing baseball caps backwards in Ad 3 – demonstrates an attempt to blur age-based boundaries. Such representations emphasize liberation from chronological bonds or age-appropriate behaviors. All in all, the ideological stance of the depicted positive aging is not rooted in neutral acceptance of older age as it is.

The findings also revealed the presentation of older age as a problem in the examined advertising discourses. For the most part, positive aging was foregrounded and explicit, while ageist ideology was merely implied. Viewers were repeatedly directed to draw on cultural perceptions of older age as a stage characterized by deteriorating health, uselessness, weakening financial abilities, and declining social power. This approach to older age has precedents in other advertising contexts (Coupland, 2003; Coupland, 2007). In addition, the observed juxtaposition of counter-stereotypical images of aging with traditional societal assumptions about it is not a new strategy. For instance, as Ylänne-McEwen (2000) shows, over-50s holiday advertising in the UK is marked by the depiction of lifestyles associated with romance, adventure and enjoyment, on the one hand, and communalism, insecurity and dependency on the other.

A negative ideological stance towards aging can also be inferred from the product names of over-50s life-insurance products in my sample, all of which drew upon insecurity, and arguably, the customer’s inferior position relative to the power of insurance companies that are gatekeepers of aspired-to social resources.

In late adulthood, according to Erikson (1982), one should develop a sense of ego integrity that leads to an acceptance that one’s life has been meaningful and that death is inevitable – even though, at this stage, despair may still arise from the fear of death. However, from the point of view of advertisers, the topic of death remains taboo and is not so easily dealt with. References to death-related topics are therefore usually neutralized, euphemized or mitigated in advertising. Such repression of death in the media is not unusual: as Wernick (1995) pointed out, consumer magazines targeting older age groups in Western countries (e.g. *Modern Maturity* in the U.S., *Discovery* in Canada, and *Choice* in the UK) never featured columns addressing how to prepare for death, yet constantly perpetuated images of happy old age and the possibility of staying young. Even though acceptance of death plays an important role in psychological development in later life (Butler, 1963; Erikson, 1982; Peck, 1968), this topic is still treated as the most forbidden subject of all (Ariès, 1978). The talk of death was repressed in the examined advertising data, except in Ad 2 where bereavement was represented visually. This silencing of mortality is all the most surprising, given that (logically speaking) the acknowledgement of death should be the central idea justifying the consumption of life insurance. As Huang (1989) pointed out, Chinese perspectives on death and dying are reflected in the daily use of language. For instance, the word “death” or its synonyms are forbidden on happy occasions. Words that have a similar pronunciation to the word “death” (e.g., the number “four”) are used carefully in order to avoid

association with it. The first generation of Taiwanese advertising discourses to involve over-50s life insurance products appears to reinforce this cultural attitude. Fear of death in the examined Taiwanese commercials is embodied in the avoidance of funeral expenses as a purpose of the consumption of life insurance, and of death as an age-appropriate norm. This is in marked contrast to UK advertising for the same type of product which at least did not silence death (Chen & Ylänne, 2012).

Moreover, as discussed above in the Literature Review section, Taiwan has seen a weakening of Confucian philosophies that endorse the concept of filial piety and parents' dependence on their children at older age. This seems clearest in Ad 4, in which older adults are advised to maintain their independence by means of the life-insurance product; this closely echoes Chen's (2015) findings regarding the ideological focus of Taiwanese TV advertisements promoting health/medical products.

This paper has only examined advertising discourse relating to a particular category of products. Other silver-market products and services such as funeral services, stair lifts and bathroom alterations should also be taken into account in future research on advertising texts' ideological stances towards aging and older age. Additionally, the CDA approach used in the present research could be extended to life-insurance ads aimed at the general public, to clarify how and to what extent their discursive strategies differ from those aimed specifically at persons over age 50. Likewise, the arguments made here regarding the patronizing slant embedded in our sample's emphases on cost, medical exemptions, and eligibility can be further scrutinized, to establish whether it is specific to advertising addressed to older people.

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Appendix

Transcribing conventions:

Bold and italic: Southern min, otherwise Mandarin Chinese

Bold: emphasized words in the caption

(1.0) pause timed in tenth of a second

() description of nonverbal or contextual phenomenon

== continuous utterances, no interval between two utterances

? a question

Vertical ellipses indicate the omitted verbal and visual content which is about another type of insurance which is also provided by the same insurance company but considered irrelevant to the analysis in this paper

Appendix 1: Advert 1 Alico yi-ding-bao evergreen life insurance plan (1)

Spoken messages	Visual descriptions	Caption
(voiceover) 1 wu shi dao qi shi wu sui de peng you 2 zhong yao xun xi yao gao su ni		mei guo ren shou quan guo shou chuang yi ding bao chang qing shou xian 50-75 sui du xiang 0800-00-5075 www.alico.com.tw
3 <i>ci tong tian ue</i> 4 <i>it ting po</i> 5 <i>cin kan tan o</i> 6 mei guo ren shou yi ding bao 7 <i>it ting ho li po</i>	The presenter, Shi-Ying, a celebrity in Taiwan, is featured talking about the life insurance plan in a study, with a big book shelf in the background.	
8 <i>m bian giam chat sin the</i> 9 <i>ma be bun li tit kue sia mih penn</i>	The following words are shown: No health questions, no medical and 100% acceptance	Alico 0800-00-5075 www.alico.com.tw
10 <i>po hui cuat tui be khi</i> 11 <i>po ciong cuat tui be kiam</i> 12 <i>siong o lok e si</i>	The presenter, Shi-ying is shown again in the study, sitting at a desk.	bao fei bu zhang bao zhang bu jian Alico 0800-00-5075 www.alico.com.tw
13 <i>ci kang m bian ngoo cap kho tioh e ing po</i>		mei tian bu dao 50 yuan Alico 0800-00-5075 www.alico.com.tw
14 <i>ci tong tian ue</i>	An information pack is shown	Alico 0800-00-5075 www.alico.com.tw
15 <i>cu liau bian hui kia kau hu siong</i> 16 <i>hoo li coh cham kho</i>	The presenter, Shi-ying holds the information pack in hand	

Appendix 1 continue

Spoken messages	Visual descriptions	Caption
17 <i>sann cap kang lai bo buan i</i> 18 <i>bo tiau kiann cuan giah the po</i>		30 tian bu man yi bao zheng quan er tui fei Alico 0800-00-5075 www.alico.com.tw
19 xian cai jiu da 080000 wu shi dao qi shi wu		mei guo ren shou quan guo shou chuang yi ding bao chang qing shou xian 50-75 sui du xiang 0800-00-5075 www.alico.com.tw

Appendix 2: Advert 2 CIGNA bao-zheng-bao life insurance plan (1)

Spoken messages	Visual descriptions	Caption
(Lines 1-6: by M1) 1 M1: wei? ting bu qing chu a? (M1 is on the phone but his call is cut off) 2 ren lao le (looking sad) 3 mei yong le 4 sher me dou bu cheng 5 xiang mai ge bao xian 6 yie bu cheng	An old man (labeled as M1) is featured making a phone call in his house. After the call is cut off, he looks helpless and slightly sad.	
(lines 7-10 :by the presenter) 7 Liao-jun: bie dan xin 8 ren he wu shi dao qi shi wu sui de ren	The presenter, Liao-Jun (a Taiwanese celebrity), is featured talking about the product. The background is a number of mansions.	50 dao 75 sui 0800-000-813
9 kang jian ren shou bao zheng bao 10 shei dou huan ying		bao zheng cheng bao 0800-000-813
(lines 11-22: by the old lady climbing the stairs) 11 L1: aiya, <i>kui sin ku na e cuan moo penn</i> 12 <i>si cai si</i>	An old woman (labeled as L1) is featured climbing the stairs with difficulties. She touches her painful shoulder and complains about her health.	
(lines 13-15: by the presenter, Liao-jun) 13 Liao-jun: bu yong ti jian 14 bu wun jian kang zhuang kuang 15 jue bu ju bao	The presenter, Liao-jun	bu yong ti jian bu wen jian kang zhuang kuang 0800-000-813 jue bu ju bao 0800-000-813
(lines 16-18: a conversation between G and L2) 16 G: ren zou le zong yao hua qian de (trying to give L2 money) 17 L2: xie xie ni bu yong le (refusing to take the money) 18 zhen de bu yong le (sobbing)	Another old woman (labeled as L2) is featured conversing with a guest (labeled as G) who intends to give her some money but is refused. Both of them are dressed in black. The old woman in this scene looks sad and cries. The background is a dark indoor setting, presumably her home.	
(lines 19-30: by the presenter) 19 <i>tioh sng hit kang kau</i> 20 <i>lan ma e tang an sim li khui</i>	A close-up of the presenter's face	0800-000-813

Appendix 2 continue

Spoken messages	Visual descriptions	Caption
21 wo jin nian wu shi wu sui 22 mei tian bu dao yi bai yuan	The presenter is featured talking about the product with the background of a number of mansions.	mei tian 98 yuan 55 sui nan xing jiao fei 20 nian 0800-000-813
23 jiu ke yi yong you zhong shen bao zhang		zhong shen shou xian bao zhang 50 wan 0800-000-813
.		.
.		.
.		.
28 kang jian ren shou bao zheng bao 29 <i>po ciong phong phai</i> 30 <i>po ho i khing sang</i>		0800-000-813
(lines 31-32: male voiceover) 31 xian cai jiu bo 0800000813 32 CIGNA kang jian ren shou		bao zheng bao zhong shen shou xian zhuan an 0800-000-813

Appendix 3: Advert 3 AIG yi-ding-bao evergreen life insurance plan (2)

Spoken messages	Visual description	The caption
1 Shi-ying: hei cao 2 Ladies in the park: cao	A group of ladies are dancing in the park. The background music is light-hearted. The presenter, Shi-ying who is a celebrity in Taiwan approaches the ladies.	zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
3 Shi-ying: <i>lin kam cai ngia cuan kok te it tng</i> ?=	The camera focuses on Shi-ying's face and his background is mild sun light and trees in the park.	
4 Ladies in the park: = shen ti hao huai dou ke yi bao de 5 yin fa zu bao dan	Those ladies dancing in the park say line 4 together.	shen ti hao huai dou ke yi bao
6 Shi-ying & Ladies: yi ding bao	Shi-ying and those ladies in the park display a telephoning hand gesture and say line 6 together	zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
7 S: <i>siann mih po hiam</i> ?=	Shi-ying is featured with some older people who are playing baseball. He then asks them the question in line 7	zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
8 Male 1&2: = rang wo men gen nian qing ren 9 xiang shou tong yang de bao zhang	Two older men (labeled as Male 1&2) are featured to respond to Shi-ying's question. They are playing baseball and they wear their caps backwards.	rang wo men han nian qing ren xiang shou tong yang de bao zhang
10 Male3: yi ding bao	Another man (labeled as Male 3) holding a baseball glove is featured facing the camera and displaying a telephoning hand gesture while saying line 9. He wears his cap backwards.	zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw

Appendix 3 continue

Spoken messages	Visual description	The caption
(Male 4 succeeds in running base) 11 Male4: nian qing ren ke yi wo men dang ran ye ke yi	A senior man (labeled as Male 4) is featured running base successfully and then giving a comment in line 11. The man wears his cap backwards.	zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
12 Shi-ying: <i>sia mih po hiam pe e</i> 13 <i>be pi kiau e kha cio</i>	Shi-ying is featured alone facing the camera	li pei jin jue bu bi ni jiao de shao zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
	An old couple are featured facing the camera with smiling facial expressions displaying a telephoning hand gesture	
14 Shi-ying: <i>mui kang m bian goo cap kho</i>	Shi-ying is featured facing the camera and displaying a hand gesture indicative of five	ping jun mei tian zui di bu dao 50 yuan yi bao er 20 wan wei li zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
	An old lady is featured with a little girl together displaying a telephoning hand gesture with smiling facial expressions.	zui di bu dao 50 yuan (yi bao er 20 wan wei li) zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
15 Shi-ying: <i>sann pue e i gua po ciong</i>	Shi-ying shows a hand gesture indicative of three	zuo gong cher zuo fei ji zuo jie yun yi wai bao zhang 3 bei (tou bao liang nian hou sheng xiao) zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
	A man playing tennis with a smiling facial expression displays a telephoning hand gesture.	
16 Shi-ying: <i>cit thong tian ue</i> 17 <i>it ting po</i> 18 chuan guo yin fa cu <i>sionn kai o lo e</i> 19 AOG mei guo ren shou <i>sionn kai ho</i>	Shi-ying and a group of older people are facing the camera	zhuan shu 50-75 sui 0800-00-5075 Alico www.alico.com.tw
20 Shi-ying: <i>a li kha a bue?</i>	Shi-ying and other older people display a telephoning hand gesture	
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Spoken messages	Visual description	The caption
(voiceover) 31 ni hai cai deng shen me? 32 xian cai jiu da 33 0800005075 34 080000 wu shi dao qi shi wu		mei guo ren shou chuan tai shou chang chang yi ding bao chang qing shou xian 0800-00-5075 www.alico.com.tw 30 tian man man jian shang bu man yi bao tui

Appendix 4: Advert 4 CIGNA bao-zheng-bao (2)

Spoken messages	Visual description	The caption
1 Liao-jun: <i>o ji sang o pa sang</i> 2 <i>huann ging tau tin lai iu lam a</i>	Liao-jun (the presenter) gets on a tour bus and is warmly welcomed by other older people	kang jian ren shou bao zheng bao 0809-067-575
3 M1: wo you kan dao <i>li</i> di guang gao o	An old man (labeled as M1) on the tour bus recognizes Liao-jun and claims to know a commercial featuring Liao-jun. After this claim, all featured older people say the product name together.	
4 All older characters: kang jian ren shou bao zheng bao		
5 F1: <i>ciah lau koh e tang po hiam kam u iann?</i>	The camera turns to another old lady (labeled as F1)	
6 Liao-jun: <i>tong jian lo</i> ren he wu shi dao qi shi wu sui de ren	Liao-jun is on camera again.	bao zheng bao zhong shen shou xian kang jian ren shou bao zheng bao 0809-067-575
7 Liao-jun: <i>tian ue sui ka kha</i> 8 <i>po cing long po e tloh</i>		bao zheng bao zhong shen shou xian bao zheng cheng bao kang jian ren shou bao zheng bao 0809-067-575
9 F2: <i>kam u ciah kan tan ?</i>	The camera turns to an old lady (labeled as F2) on the bus.	kang jian ren shou bao zheng bao 0809-067-575
10 Liao-jun: bu yong shen ti jian cha 11 <i>a ma be kah li mng tang mng sai</i>	Liao-jun is on camera again.	bu young ti jian bu wen jian kang zhuang kuang kang jian ren shou bao zheng bao 0809-067-575
12 M2: <i>oh pi siau lian e be po hiam koh kha kan tan</i>	The camera turns to another older man (labeled as M2) sitting in the tour bus.	kang jian ren shou bao zheng bao 0809-067-575

Appendix 4 continue

Spoken messages	Visual description	The caption
13 Liao-jun: mei tian bu dao san shi qi yuan 14 jiu you zhong shen bao zhang la	Liao-jun speaks to the older people on the bus	mei tian zui di bu dao 37 yuan 55 sui nan xing jiao fei 20 nian zhong shen shou xian bao zhang 20 wan kang jian ren shou bao zheng bao 0809-067-575
15 M3: <i>lan la koo ho ka ti</i> 16 <i>si se to bian chau huan</i> 17 <i>kho lan ka ti lan ma e tan lai khi iu tai uan</i> (someone says yes in the background and every one laughs)	Another old man (labeled as M3) on the bus makes a comment	kang jian ren shou bao zheng bao 0809-067-575
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23 Liao-jun: <i>cit khuan ho khang e po hiam</i> 24 ren he wu shi sui dao qi shi wu sui 25 bao zheng dou neng bao 26 kan jian ren shou bao zheng bao	Liao-jun is facing the camera and speaking.	kang jian ren shou bao zheng bao 0809-067-575
27 all older characters: <i>kin lai kha o</i>	All older people on the bus are using their mobile phones to make phone calls	
28 Liao-jun: <i>bian hui e cu liao ma siong kia ho lin o</i>	Liao-jun speaks to other older people on the bus and has some paper documents at hand.	
29 all older characters: wei	All older characters are on the phone.	
(voiceover) 30 ma shang bao 0809 067 575 CIGNA kang jian ren shou		bao zheng bao zhong shen shou xian 0809-067-575